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The following constitutes
the order of the court. Signed December 21, 2012

A handwritten signature in black ink, appearing to read "Roger L. Efremsky".

Roger L. Efremsky
U.S. Bankruptcy Judge

UNITED STATES B.
IN AND FOR THE NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In Re:

REYNALDO CLETO & FLORINDA
CLETO,

Debtors

) Case No.: 12-48953
) Chapter 13
)
) **ORDER VALUING LIEN OF SOLACE**
) **FINANCIAL, LLC/VERICREST**
) **FINANCIAL, INC.**
)
)
)

On November 20, 2012, Debtor filed a motion to value the lien of SOLACE FINANCIAL, LLC/VERICREST FINANCIAL, INC. against the property commonly known as 1742 Judy Drive, Ripon, California, which lien was recorded in San Joaquin County, California on or about August 30, 2005 as document #2005-216217 (hereinafter the Lien).

The court finds that notice of the motion upon SOLACE FINANCIAL, LLC/VERICREST FINANCIAL, INC. was proper. SOLACE FINANCIAL, LLC/VERICREST FINANCIAL, INC. having failed to file timely opposition to Debtor's motion, the court hereby orders as follows:

(1) For purposes of Debtor's chapter 13 plan only, the Lien is valued at zero, SOLACE FINANCIAL, LLC/VERICREST FINANCIAL, INC. does not have a secured claim, and the Lien may not be enforced, pursuant to 11 U.S.C. §§ 506, 1322 (b)(2) and 1327.

1 (2) This order shall become part of Debtor's confirmed chapter 13 plan.

2 (3) Upon entry of a discharge in Debtor's chapter 13 case, the Lien shall be voided for
3 all purposes, and upon application by Debtor, the court will enter an appropriate form of
4 judgment voiding the Lien.

5 (4) If Debtor's chapter 13 case is dismissed or converted to one under another chapter
6 before Debtor obtains a discharge, this order shall cease to be effective and the Lien shall be
7 retained to the extent recognized by applicable nonbankruptcy law, and upon application by
8 the SOLACE FINANCIAL, LLC/VERICREST FINANCIAL, INC., the court will enter an
9 appropriate form of order restoring the Lien.
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11 (5) Except as provided by separate, subsequent order of this court, the Lien may not be
12 enforced so long as this order remains in effect.

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14 End of Order
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Court Service List

VERICREST FINANCIAL, INC.
2711 N. Haskell Ave, Suite 2150
Dallas, TX 75204

VERICREST FINANCIAL, INC.
c/o CT Corporation System
Agent for Service of Process
818 W Seventh Street
Los Angeles, CA 90017

SOLACE FINANCIAL, LLC
2550 W Tyvola Road, Suite 240
Charlotte, NC 28217-4579